

**United States Bankruptcy Court  
Central District of California  
San Fernando Valley  
Judge Maureen Tighe, Presiding  
Courtroom 302 Calendar**

**Tuesday, January 18, 2022**

**Hearing Room 302**

12:00 PM

**1:00-00000**

**Chapter**

**#0.00 Reaffirmation calendar will be conducted remotely, using ZoomGov video and audio.**

Parties in interest and members of the public may connect to the video and audio feeds, free of charge, using the connection information provided below.

Individuals may participate by ZoomGov video and audio using a personal computer (equipped with camera, microphone and speaker), or a handheld mobile device (such as an iPhone or Android phone). Individuals may opt to participate by audio only using a telephone (standard telephone charges may apply).

Neither a Zoom nor a ZoomGov account is necessary to participate and no pre-registration is required. The audio portion of each hearing will be recorded electronically by the Court and constitutes its official record.

Video/audio web address: <https://cacb.zoomgov.com/j/1608647043>

Meeting ID: 160 864 7043

Password: 432723

Dial by your location: 1 -669-254-5252 OR 1-646-828-7666

Meeting ID: 160 864 7043

Password: 432723

Docket 0

**Matter Notes:**

- NONE LISTED -

**Tentative Ruling:**

**United States Bankruptcy Court  
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**CONT...**

**Chapter**

- NONE LISTED -

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**1:21-11460 Zion Yosef**

**Chapter 7**

**#1.00** Pro se Reaffirmation Agreement Between Debtor and  
Ford Motor Credit Company LLC (2017 Ford Edge)

Docket 19

**Matter Notes:**

- NONE LISTED -

**Tentative Ruling:**

Petition date: 08-31-2021

Was Reaffirmation Agreement filed w/in 60 days of the conclusion of the 1st  
341(a) meeting as required by LR 4008-1? Yes

Discharge?: No

Property: 2017 Ford Edge VIN: 2FMPK3K81HBC65142

Debtor's valuation of property (Sch. B): \$13,947

Amount to be reaffirmed: \$22,690.38

APR: %0

Contract terms: \$49,506.78

Monthly Income (Schedule I): \$0

Monthly expenses: (Schedule J): \$6,635.59

Disposable income: \$0

Sec. 524(k) disclosures received in writing prior to Debtor's signing the  
agreement? Yes

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**CONT...      Zion Yosef**

**Chapter 7**

If disposable income is insufficient to make payments, then there is a rebuttable presumption of undue hardship. Did Debtor explain how he/she will be able to afford the payments in Part D? Debtor states that he will be able to make the payments because his family is supporting him, his wife, and children financially by paying for all of their monthly household expenses, including the car payments.

Debtor has a right to rescind agreement anytime prior to discharge, or until February 5, 2022, whichever is later.

<b>Party Information</b>
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**Debtor(s):**

Zion Yosef

Represented By  
Selena Rojhani

**Trustee(s):**

Amy L Goldman (TR)

Pro Se

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**1:21-11975 Oscar Rene Zelaya**

**Chapter 7**

**#2.00** Pro se Reaffirmation Agreement with Toyota Motor  
Credit Corporation

Docket 8

**Matter Notes:**

- NONE LISTED -

**Tentative Ruling:**

Petition date: 12-08-2021

Was Reaffirmation Agreement filed w/in 60 days of the conclusion of the 1st  
341(a) meeting as required by LR 4008-1? Yes

Discharge?: No

Property: 2020 Toyota Corolla VIN: JTDS4RCE5LJ012314

Debtor's valuation of property (Sch. B): \$20,000

Amount to be reaffirmed: \$19,131.54

APR: % 3.9

Contract terms: \$33,469.92

Monthly Income (Schedule I): \$4,377.52

Monthly expenses: (Schedule J): \$4,507

Disposable income: \$0

Sec. 524(k) disclosures received in writing prior to Debtor's signing the  
agreement? Yes

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**CONT...      Oscar Rene Zelaya**

**Chapter 7**

If disposable income is insufficient to make payments, then there is a rebuttable presumption of undue hardship. Did Debtor explain how he/she will be able to afford the payments in Part D? Debtor states that his family members will assist with ongoing payments.

Debtor has a right to rescind agreement anytime prior to discharge, or until February 26, 2022, whichever is later.

<b>Party Information</b>
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**Debtor(s):**

Oscar Rene Zelaya

Represented By  
Nathan A Berneman

**Trustee(s):**

David Seror (TR)

Pro Se